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Instability Result of the Political Party System

By H. W. Wood.

Some time ago the Albertan, after assuming that organized groups could not co-operate, emphasized the vital importance of developing all the co-operation we can at this time.

Two weeks ago I undertook to show that there is more reason to hope for the development of ever-widening co-operation through the organized group system, as manifested in such organizations as the U.F.A., than through the political party system, and asked the Albertan for its definite constructive plan for meeting the present co-operative needs. It replied, on November 21st, by re-affirming its lack of faith in the group system, and with somewhat the attitude of hoping against hope, turned again to the open party system.

The Albertan confesses that "the party system is not perfect because it is human. Its growth was not spasmodic, but a regular development. It was not imposed by evil spirits, but grew out of the needs and desires of the people."

I have no inclination to controvert any of these assertions, but in regard to its "growth" and "development," I would call attention to what seems to me to be self-evident—that its growth has been in size only, and its development has not been from confusion to order and harmony, but rather to worse confusion. I doubt that there was ever more political confusion than now. Parties are breaking up into factions, and new parties are being formed. The people, in their efforts to give expression to their multiplicity of ideas, are creating a multiplicity of political parties. Coalitions and "working arrangements" between parties are being attempted. Instability rather than stability is being manifested everywhere. Disintegration in the party system is plainly manifested.

It "grew out of the needs and desires of the people." True; very true. It was a normal development to meet requirements that existed at that time. Conditions have changed. The political party can not meet the requirements of present conditions. Just as all temporary expedients have done, it must give way to something that will meet the requirements of developing conditions.

I confess that I am at a loss to know what the fully ripened fruit of the political party system at the present time has about it to recommend it. It is confusion, discontent and rejection. One of the manifest inclinations of the present-day voter is that of voting against the party in office. The number of candidates announcing themselves is increasing. I understand the editor of the Albertan has in practice rejected all political parties, though still holding a sentimental allegiance to the system. "By their fruits shall ye know them." On that basis the organized citizenship group rejected the open party.

I presume there is nothing new under the sun. But if the Albertan knows of a precedent for what was done by the U.F.A. last year, it will confer a favor by giving it, as I have been unable to discover it.

We have been developing our plan for four years. We have made it as clear as possible. Many thousands of citizens in Alberta understand it. Some ninety to one hundred thousand endorsed it at the polls.

The farmers do not seek to dictate to other groups. They have discovered the only basis upon which they can organize. They are willing and anxious to co-operate with other groups, but co-operation is impossible under the political party system, because the political parties will not co-operate. In the elections held last year the farmers gave practical expression to their desire to co-operate with other groups. The result of this co-operation was that in the December elections, the efforts of the U.F.A. to develop a constructive co-operative program were endorsed by the electors in every Alberta constituency.

* * *

The Albertan declares that the farmers during the past year "have not ushered in a new heaven and a new earth." The political party system has been in control for over two hundred years. It has produced a harvest of hopeless, dismal failure. It has proved utterly incapable of protecting the interests of the people. The people have rejected it. They have made a beginning in the development of democracy. It is only a beginning, but they have accomplished more in the past four years towards the development of democracy and the solution of their problems than has ever been accomplished under the party system.

* * *

"Oceans of ink have been spilled in bewailing the helplessness of 'society' against a powerfully organized group of the people. There is but one group in a position to do that—the small group which today dominates our economic life. That oligarchy prevails not merely or chiefly by force, but by control over the minds of men. It succeeds in persuading the people to acquiesce."—"The Nation," New York.

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Vol. I. CALGARY, ALBERTA, DECEMBER 1st, 1922 No. 19

EDITORIAL

Speaking in Toronto a few days ago, Sir Andrew McPhail, of McGill University, made a vigorous protest against the launching at this time of any extensive immigration or colonization campaign by the Dominion Government. "I suggest," he said, referring to the Government, "that you put a little less stress on this policy of immigration until you are quite sure you can keep the immigrants you pay for." He pointed out that in the last ten years Canada has lost numbers equal to all the immigrants who have come in during the period, and that "more than 200,000 of our own have gone," and he concluded with the very definite warning: "The people of Canada cannot save themselves by this process of immigration any more than could the Romans by their system of slavery. The truth is the farmer cannot afford to pay for the machinery the manufacturers make, and he is everywhere coming back to much simpler ways of doing things."

Sir Andrew McPhail is always morally courageous, and in this matter of immigration he is right, although his utterance is in direct conflict with the statements which are being made from day to day by some other prominent Canadians who never tire of repeating the latest slogan, which has superceded the now discredited "greater production" formula for prosperity, and can even be heard above the dismal cry of "economize," or "consume less."

Sir Andrew's address was a welcome and much needed appeal for a return to sanity, but within a few hours of this wise pronouncement, the Canadian public was being regaled with the following statement made by Col. J. Obed Smith, Dominion Immigration Agent, as the colonel boarded the Empress of Britain at Quebec, en route for Europe: "I am carrying back an appropriation for immigration. We will launch a lecturing campaign, besides distributing publicity to a thousand newspapers every week. Between now and the end of March there will be an intensive campaign in progress. We expect the spring to bring the tangible results. We intend to extend our scope to include Scandinavia, Holland, Belgium, France and Switzerland."

This is the policy of the Canadian Government, as announced through their principal agent. It seems somewhat bizarre. The avowed object of this ill-timed campaign is to bring in more people to help us to pay our taxes. We suggest the following problem to the Government: "If the existing agricultural settlers cannot carry on business at a profit, how long will the new settlers require to make enough money to pay off the national debt?"

EDITORIAL NOTES

In a recent attack upon the wheat board plan, Dr. Michael Clark was reported as stating that "any fool could sell wheat during a war," and that "it was the war, and not the wheat board, that kept up prices." It might interest the doctor to learn that part of the function of the "wheat board" that that was in operation during the war was to keep down the price of wheat.

* * *

If the doctor will refresh his memory, he may recall that the Armistice was signed on November 11th, 1918. A remnant of the 1918 crop had to be sold by a controlled selling agency to prevent a loss on the guaranteed price of $2.24½ cents a bushel.

* * *

Several of the U.F.A. constituency conventions have demanded a searching Parliamentary inquiry into the basis, function and control of financial credit. The case for an inquiry is overwhelming. If a Parliamentary committee should be appointed, the House of Commons might set a good precedent by providing that bank directors shall not be eligible to sit upon the committee. The valuable assistance which bankers can undoubtedly give in the furtherance of such an inquiry can most properly be given to the committee in the form of evidence.

* * *

The annual conventions of three U.F.A. Federal Constituency Associations have been held since the Winnipeg conference. In these conventions (for East and West Calgary and Red Deer), the organized farmers have taken a very positive stand against recognition of any kind of central committee formed by the farmers' elected members to control the political activities of the electorate. After taking control of political organization into their own hands and discovering that they can operate their own political machinery in a democratic way, the farmers have no desire to surrender these privileges. The conventions endorsed the action of the Alberta members in Winnipeg.

* * *

Economy is the wise expenditure of energy and money. The drastic curtailment of expenditures which is now being forced upon producers, business men and public authorities is not economy. It is a ruthless cutting down of expenditures on many of the necessities of civilized life, at a time when the productive resources of Canada, the United States and Great Britain are beyond comparison greater than they have ever been before. What is frequently called economy today is not a virtue. It is an evil, but an evil from which there can be no escape except in the adoption of more fundamental reforms than have been attempted hitherto.

* * *

"Some of the silent men in the ranks of the politically organized farmers are opposed to the formation of a Progressive party along the lines advocated. They are possibly right, too. The Progressive party would be very little different from the Liberal party, unless it were inspired with the Alberta point of view, and opposition to forming any such party is strongest among the Alberta members. It cannot be claimed that the stand of the new Progressive group in the House last session so far overtopped the old parties that visions of a new social order were opened up thereby. The Progressives are sincere, doubtless, and comparatively new to the ways of politics. In the Alberta group, indeed, there is evidence of a real desire to make fundamental progress. It is based, too, on a better understanding of economic and social questions, and is backed by a more awakened electorate. Until the Progressives from the other Provinces show themselves to have made even an equally serious study of national problems, and to have the courage to explore new avenues of advance, it matters little to the people of Canada whether they sit on the right or the left of the Speaker, or whether they call themselves by one party name or another."—Ottawa Citizen (Independent).

The Canadian Banking System

By John W. Ward, Acting Secretary of the Canadian Council of Agriculture.

An efficient banking system is one of the vital necessities of our modern business life, and without banks in which the people have confidence and which have resources sufficient to meet the business requirements of the country, trade and commerce, as we understand them today, would be impossible.

In different countries different systems of banking have developed, but the functions performed by banks everywhere are very similar. The chief business of a bank is to collect the savings of those who have surplus funds and to make them available for the use of those who need money and can employ it profitably in their business enterprises and undertakings. A banker, in other words, is a dealer in credit. He purchases credit from his depositors at a very low rate of interest and sells it to his borrowing customers at a higher rate, paying his expenses and making his profits out of the difference.

Banks also, by permitting the use of cheques and by the issue of drafts, provide an easy and convenient method for the transfer of money from one individual to another, whether those individuals live in the same town or in different towns, countries or continents. Banks in some cases collect accounts for their customers and in many other ways assist in the carrying on of business.

In addition, in many countries, including Canada, banks by the issue of notes provide a portion of the currency in use by the public.

The Bank Act.

Among the chief provisions of the Canadian Bank Act which governs all the commercial banks of the country are the following:—

New banks may be established only by special act of parliament.

The subscribed capital must not be less than $500,000, of which $250,000 must be paid up.

Banks may open branches, agencies and offices.

Banks may receive deposits and pay any rate of interest thereon, lend money, discount notes, deal in bills of exchange and buy gold and silver coin and bullion, but may not engage in business other than banking.

Banks may not lend money directly upon real property, but may take real property as additional security for loans already made.

Banks may issue notes to circulate as money with certain restrictions as to the amount.

Under the Bank Act banks are required to redeem their notes in gold or Dominion notes, but the operation of this section is suspended by the Finance Act of 1914, which authorizes the banks to make payments in their own notes instead of in gold or Dominion notes.

In case of the insolvency of a bank the redemption of its notes is the first charge upon the assets. Amounts due to the Dominion of Canada are the second charge and the claims of the Provincial governments come third.

Each bank is required to have on deposit with the Minister of Finance an amount equal to 5 per cent. of its average note circulation for the previous year. The fund thus created is known as the Bank Circulation Redemption Fund and

> The article on the Canadian Banking system, of which the first part appears in this issue of "The U.F.A.," contains an explanation, in simple and lucid form, of the banking and currency systems of the Dominion of Canada.

is held by the Minister for the sole purpose of redeeming the notes of any bank in case of failure.

Banks must make a monthly return to the government showing their assets and liabilities and other prescribed particulars. This return is published in the "Canada Gazette" and the financial papers. The Minister of Finance may also call for special returns from the bank whenever in his judgment they are necessary to afford full and complete knowledge of its condition. There is, however, no government inspection or audit of banks.

An auditor or auditors must be appointed by the shareholders at the annual meeting of the bank and must make a report to the shareholders at the next annual meeting.

In the event of the failure of a bank each shareholder is liable for the deficiency to an amount equal to the par value of the shares held by him in addition to any amount not paid up on such shares. This is known as the double liability clause.

The Branch System.

The Canadian banking system is one of a few strong banks with a large number of branches, and the tendency is towards still fewer banks and still more branches. In 1900 there were 36 chartered banks in Canada with 700 branches, in 1912 there were 26 banks with 2,790 branches in this country, while in 1922 there are only 17 banks with approximately 4,300 branches.

The largest Canadian bank, the Bank of Montreal, with paid-up capital and reserves amounting to $64,500,000, has 640 branches in Canada and Newfoundland, while the smallest, the Weyburn Security Bank, with a paid-up capital and reserves of $749,000, has 25 branches, all of which are in the Province of Saskatchewan.

One advantage claimed for the Canadian system as compared with that of the United States, which has 30,000 independent or local banks, is that it enables the surplus funds of one district to be made available for use in another part of the country. It thus facilitates the transfer of funds from one section of the country to another according to seasonable demands and permits the deposits of old-established, slow-going communities, where there is little demand for loans, being made available in newer and more enterprising localities where the demand for loans exceeds the deposits.

In the United States a similar result is accomplished by the re-discounting of notes for local banks through the Federal Reserve System and the War Finance Corporation and by arrangements with the larger banks.

The branch system, it is claimed, also makes possible the establishment of branches in new districts which could not of themselves provide the capital and deposits necessary to establish a bank.

The Canadian system, on the other hand, has its disadvantages, one of which is the inexperience of the managers frequently placed in charge of small branches, their lack of knowledge of local needs and conditions and their lack of authority to deal upon their own responsibility with any but minor or routine matters.

The branch system as we have it in Canada is also criticised on the ground that it concentrates practically all the money power of the country in the hands of a few individuals. There are at present only 17 chartered banks in Canada and the officers of those banks have under their control assets aggregating over two and one-half billion dollars. Of this total, three banks alone, the Bank of Montreal, the Canadian Bank of Commerce and the Royal Bank, have together assets exceeding one and one-half billion dollars. The bank statement of September 30, 1922, shows that the three banks named controlled on that date over 57 per cent. of the banking assets of the country.

(To be Continued)

HEART OF THE PROBLEM

"Finance being at the heart of our problem, analysis must be carried into the mechanism by which it operates. The following propositions will indicate the gist of what I believe to be a correct and adequate analysis, namely, that given in 'Economic Democracy' and 'Credit-Power and Democracy' by Major C. H. Douglas:

"'(1) Financial control over industry lies in discretionary power to issue the necessary financial credit; i.e., with the banks, etc.

"'(2) Financial control over the community as a whole springs from inflation of the cost of living when Financial Credit is issued and from the way the issue is cancelled through prices.

"'(3) So that the individual gets proportionately less and less economic power (command over present and future wealth), the producers find it harder and harder to sell their goods, and consequently production tends towards (a) luxuries, (b) constructional goods, (c) capital goods for export.

"From which the conclusion follows that:

"'Forced export (of manufactured goods) being inevitable, a World War is inevitable.'"—Hilderic Cousens in "A New Policy for Labor."

"One of the curious and stupid bits of propaganda sent out declares that those who ask the people to scrutinize their money system are enemies of interest on savings deposits. Even a banker will laugh at the thought of anyone regarding such interest as of any moment whatever in the question of the burden now bearing down the shoulders of the world."—Henry Ford, in the "Dearborn Independent."

NO INCOME TAX NEXT YEAR.

There will be no Provincial income tax legislation introduced at the coming session of the Legislature, according to advice sent by Premier Greenfield to the Calgary Board of Trade, in answer to an enquiry. The Premier has stated that it is not the intention of the Government to advance this legislation at present.

Conventions Oppose Creation of Party Machine by Elected Members

Constituency Associations Endorse Action of Alberta Representatives.

EAST AND WEST CALGARY

By unanimous vote the joint convention of the East and West Calgary U.F.A. Federal Constituency Association, in Calgary on November 22nd, opposed the creation by the elected members of any central committee for the purpose of controlling the political activities of the electorate. The convention was presided over by H. E. G. H. Scholefield, who was elected chairman by the delegates. Much important business was transacted during the day.

Commend Stand at Winnipeg

The resolution on the subject of the Winnipeg conference read as follows:

Whereas, the U.F.A. decided four years ago to undertake political activities as an organization; and

Whereas, during the time since that decision was made it has been fully demonstrated that political activities can be carried on in a satisfactory and entirely democratic way by the people themselves controlling political machinery, instead of this machinery being controlled autocratically by politicians, as it has been controlled under the political party system; and

Whereas, organized farmers of other Provinces are also engaged in political activities, and, as a result of the political activities of various Provincial farm organizations of Canada, there have been some 65 legislative members elected to the Federal House of Commons; and

Whereas, under strict democratic procedure, based on true democratic principles, the sole function of legislative members is to deal with legislative affairs, while the people themselves carry on the political organization necessary to the selection and election of members; and

Whereas, the former group has been commonly spoken of as a political party, and some of the legislative members are agitating for the formation, by themselves, of a Central Political Organization, presumably to exercise some kind of autocratic control over the democratic machinery now being operated by the people; and

Whereas our U.F.A. members have stood solidly against this attempt on the part of legislative members to revert to political autocracy; now be it therefore

Resolved that this convention heartily endorse the actions of the U.F.A. Federal members in adhering to true democratic principles, by confining their efforts to legislative activities, and we urge them so to continue; and be it further

Resolved that, should any part of the group of former legislative representatives decide to organize a central committee to exercise any control over the political activities of the electorate, it is the firm belief of this convention that it would be a violation of the democratic principles on which the U.F.A. political movement is founded for any legislative member of the U.F.A. to endorse or recognize the authority of such a committee; and be it further

Resolved, that we urge our elected members to continue to give their undivided attention to their legislative duties, recognizing at all times that their duties are connected with legislation and not with the operation of political machinery, and that their efforts should be devoted entirely to securing just and democratic legislation, and that they should give and secure all co-operation possible to this end; and be it further

Resolved, that we endorse the action of the Winnipeg Conference in creating a Parliamentary committee composed of a chairman elected by the Conference, and one or more committee-men elected by and answerable to each Provincial unit, this committee to function only in a legislative capacity.

Demand Wheat Board

The Convention expressed the opinion that in anticipation of the next Federal general election conferences should be held between the U.F.A. and labor organizations in the various constituencies, with a view to devising means of co-operation between the two groups. It was pointed out that such co-operation had been cordial and highly efficient in Calgary in December last, each group strictly retaining its group identity. A resolution bearing on this matter was referred to the Annual Convention. The convention called for the creation of a Wheat Board to handle the 1927 crop, and to continue to function until a voluntary pool can be established.

Ask Parliamentary Inquiry

The convention carried unanimously a resolution demanding a searching public inquiry into the financial and credit system by a Parliamentary committee. The necessity for such inquiry, the resolution stated, was evidenced in the fact that "in the present deplorable state of the nation's economic life the productive resources of Canada are impaired while the needs of the nation are urgent and increasing," while it appeared that "defects in the financial and credit system are the fundamental causes, not only of recurrent periods of agricultural and industrial depression, but also of modern wars." It was requested that this resolution should be referred to the Council of Agriculture, with suggestion that the resolution be brought before the Annual Conventions in the other Provinces.

Speaking on this resolution, Mr. Simmons pointed out that owing to the short time now remaining before the next session of Parliament, there was little hope of supporters of reform effectively mobilizing their forces in time. The Bankers' Association, he said, had already engaged the best legal talent. If the act passed in final form next session it would not be subject to further revision in the ordinary course of events, for another period of ten years. Mr. MacFarquhar also spoke in support of this resolution.

Why Fusion Failed

Questioned on the Winnipeg conference and the rumors of fusion Captain Shaw M.P., said there could be no doubt that definite and prolonged efforts had been made at least to explore the possibilities of fusion. That this was not accomplished was primarily owing to the fact that the farmers had bombarded their members with resolutions opposing any form of fusion, and in consequence those who were primarily responsible for the "explorations" had finally realized that it would be impossible to complete the plan proposed. The member for West Calgary believed that it was in the public interest that the action of the farmers' organizations should have put an end to this proposal. He believed, he added, that a member's duty should be not to take any part in building a political party machine, but to give his whole attention to legislation.

Responsibility Falls on U.F.A.

President Wood, in discussing the present situation, declared: "While you have democratic machinery at the bottom, representatives at Ottawa are beginning to say: 'We must create an autocratic machine at the top to tell those who elected us how to carry on political activities.' There is a conflict right in our movement. There never has been any doubt in my mind that this development would come sooner or later, and that the saving of our democratic form of organization would be thrown back on the U.F.A."

Mr. Wood stated that no action had been taken by the Canadian Council of Agriculture to justify the statement, made in the Winnipeg resolution, that the Council had "ceased to function" as a co-ordinating body in political affairs. If the Council ever did function in these matters, it had not ceased to do so.

The convention opposed the spending of any money under present conditions for the purpose of immigration; declared that a meat pool is even more necessary than a Wheat Board. It requested the co-operation of the Canadian Council of Agriculture in securing legislation whereby a Dominion Government owned bank, and Government owned banks in each of the Provinces, may be established. Various other important resolutions, copies of which will be sent to the Locals, were carried.

For the election of officers the delegates from East and West Calgary sat separately. The officers elected were:

West Calgary—President, C. H. MacFarquhar; vice-president, R. R. Wood. Directors: A. Moore, T. Pole, S. H. Vogel, J. W. Simmons.

East Calgary—President, S. J. Ewing; vice-president, L. McKinnon. Directors, G. Carpenter, Mr. Moran, H. W. Gothard, G. S. Malendy, Mrs. H. E. G. H. Scholefield (ex-officio).

RED DEER FEDERAL CONVENTION.

The annual convention of the Red Deer U.F.A. Political Association was held on Nov. 22nd and 23rd at Red Deer. There was a good attendance and under the able chairmanship of Mrs. Barritt, the president of the association, the delegates got through their work in a business-like manner.

Mrs. Barritt, in her annual address, spoke of the great loss the Association had suffered during the past year in the death of their president, Mr. T. B. Miller, of Sylvan Lake.

Oppose Party Plan.

The convention passed by unanimous vote a resolution endorsing the stand of

(Continued on Page 6)

The Conventions of East and West Calgary and Red Deer U.F.A. Federal Constituency Associations, held last week, unanimously endorsed the stand taken by the U.F.A. members of the House of Commons at the recent Winnipeg Conference, and opposed the creation by the farmers' elected members of any central party organization for the control of political activities. The Conventions expressed the opinion that it would be a violation of the democratic principles upon which the U.F.A. political movement is founded for any legislative member of the U.F.A. to endorse or recognize such a committee. The creation of a Parliamentary committee to function purely in a legislative capacity was endorsed, the delegates being of the opinion that elected members should confine their activities entirely to matters of legislation and take no part in the building of a political machine.

The Provincial Secretary's Page

Information For Officers and Members.

Annual Convention to be Held in Calgary

CONVENTION RESOLUTIONS

Resolutions, which in accordance with the resolution passed at the last Annual Convention, have passed one of the various District or Constituency Associations and have been received at the Central Office, will be circulated to all Locals shortly.

The Annual Convention of the United Farmers of Alberta will be held in Calgary, January 16th-19th next.

This decision has been made by the Board of Directors of the Association in view of the financial position of the Organization.

The Governing Fact

The simple fact governing the situation is that owing to the heavy falling off in membership this year, the revenue has fallen considerably short of the expenditure. The Central Office of the Association is without funds, and owing to the necessity of borrowing money to meet the immediate necessary expenditures it was considered of the utmost importance that no further indebtedness be incurred where it is possible to avoid it, and inasmuch as an additional expenditure of $1,250 to $1,500 would be incurred by holding the Convention in Edmonton it was considered impossible to hold the Convention in Edmonton next January.

The question has been under consideration for some time past and was recently taken up with the Directors of the Association by letter. Eight of the Directors, including two from the northern portion of the Province, were in Calgary during the recent annual meeting of the United Grain Growers, Ltd., and after considering a report on the financial situation together with figures showing the relative cost of holding the Convention in Edmonton and in Calgary, the Secretary was instructed to secure a vote of all the members of the Board of Directors as quickly as possible. Accordingly, all the other members of the Board were communicated with by night letter, stating briefly the facts of the situation.

Up to noon on November 26, seventeen of the twenty-one members of the Board had replied, 16 voting in favor of Calgary, in view of all the circumstances, and only one voting against it.

The Official Call

The official call to the Convention to be held in Calgary on the dates mentioned is being issued at once; the Constitution of the Association requiring that six weeks' notice shall be given to all Locals. The place of holding the Annual Convention is left to the decision of the Board of Directors under Clause 1, Section 9 of the Constitution, which reads:

"Conventions of the Association shall be held in the latter half of January each year, at such place as shall be decided upon by the Board of Directors."

The coming Convention will be the Fifteenth Annual Convention of the Association. The first two Conventions in 1909 and 1910 were held in Edmonton. To date seven of the Annual Conventions have been held in Edmonton, six in Calgary and one in Lethbridge.

The extra expense of holding the Convention in Edmonton would be mainly on account of the Central Office being located in Calgary.

LITERATURE AT CENTRAL OFFICE

The April 1st issue of "The U.F.A." contained a partial list of books and pamphlets available at Central Office. Below is given a complete list of such books and pamphlets as can now be obtained:

Deep Furrows, by Hopkins Moorhouse $1.50
The Challenge of Agriculture, by M. H. Staples 1.25
The Farmers in Politics, by William Irvine 1.30
Deachman Before the Tariff Commission. ..... .10
Speaker's Handbook (dealing with Tariff and Canadian Problems) ..... .10
5,000 Facts About Canada ..... .20
How to Organize and Carry on a Local ..... .10
How to Conduct a Public Meeting ..... .10
Constitution, with Amendments. French and English. 5c. each or per dozen ..... .60
Working Hints for U.F.W.A. ..... .05
Daylight on the Money and Banking Question, by R. C. Owens ..... .25
Nationalization of Credit, by George Bevington ..... .05
U.F.A. Bulletin on Banking, No. 12 ..... .10
U.F.A. Bulletin on Banking, No. 20 ..... .15
Annual Report U.F.A. ..... .15

A list of books on the Douglas social credit proposals was published in "The U.F.A." of October 16. The list may be obtained on application to Central Office. "The New Economics," by Marten Cumberland and Raymond Harrison, will probably be available within the next few days. It has been described as "Douglas made plain," and is perhaps the simplest and most lucid exposition of the proposals. The price is $1.75.

Free Literature

Central Office has on hand for free distribution to Locals the following leaflets and pamphlets:

Should Non-Farmers be admitted into Membership?
How to Make Your Meetings Interesting.
Is Your Local Getting the Young Men?
Duties of Directors.
Value of a Picnic.
Community Halls.
Organizing a Chatauqua.
The U. F. A., What It Is, What It Has Done, and What It Aims To Do.
Christianity and the Basic Industry.
Farmers' Federal Platform.
Political Awakening of Canadian People.
Provincial Platform.

Tariff and Taxation

Tariff or Sales Tax?
Where Ought the Revenue to Come From?
Where the Farmer Touches City Labor.
How Much Does the West Pay?
Hits Taxpayer Two Ways.
Progress or Reaction?
A New National Policy.
Tariff's Toll on Children.
Railway Burden Means Taxation.

Co-operation

Incorporation of Co-operative Society.
How to Start a Co-op. Store.
National Marketing of Grain.
National Marketing of Wheat.
Live Wires and Baled Hay.
Co-operation between Organized Democratic Groups.
Group Organization and Co-operation Between Groups.
Alberta's Plan of Co-operation Between Groups Spreading.
Group Organization a Dominating Issue.

(Continued on Page 11)

The Secretaries' Conference

Sixty-nine secretaries of their subsidiaries attended the secretaries' conference held in the Hood and Irvine Hall, Calgary, on Nov. 21st, as well as a number of visitors.

The conference was called to order by H. Higginbotham, Provincial Secretary, who urged the secretaries to make the fullest use of the conference, which was entirely their own. He stated that these conferences were arranged to give the secretaries an opportunity to discuss methods of organization and of promoting interest in the meetings of the Locals, pointing out that the Annual Convention of the Association did not provide such opportunity, as it was devoted to the consideration of the policies of the organization. H. W. Leonard, of Tudor, was elected chairman, and J. H. Clipston, of Wainwright, secretary of the conference.

H. E. G. H. Schlichtig, Vice-President of the U.F.A., urged that the organization be kept up to strength. The problem was to make every farmer realize that the best investment he could make of $6 was the payment of membership dues. The Municipal Hail Insurance scheme had been brought about mainly through the instrumentality of the Association, and had saved upwards of 1½ million dollars in premiums to Alberta farmers. The farmers' movement, also, must be credited with the saving of many millions in freight rates.

More Than Fair Share

President Wood referred to the statement that more than their fair share of work fell to the secretaries. "Under existing conditions," he said, "that is as it should be. You know the one matchless democrat of the past ages, looking forward to the development of democracy, said, 'He that is greatest among you, let him be your servant.' I think it is absolutely imperative, and in accord with natural laws of progress, that more than an equal share of work and responsibility must be put on all democratic leadership. And unless you succeed in your Local in selecting the kind of men or women who are willing to assume that responsibility, you have not made the right democratic selection."

Why Organization Necessary

The machinery of organization, Mr. Wood said, was built for a purpose, and that purpose was the development of democracy. After a long struggle, democratic forms of

(Continued on Page 16)

4½%

The Thrift Way

SAVINGS CERTIFICATES

¶ Purchase Province of Alberta "Demand Savings Certificates."

¶ They bear interest at the rate of 4½% per annum.

¶ They are issued at par in denominations of $5, $10, $25, $50, $75, $100, $1,000 and $10,000.

¶ They are redeemable at par on demand at the office of the Deputy Provincial Treasurer.

¶ They are backed by all the Resources of the Province of Alberta.

Remittances should be made by marked cheque, money order or postal note. All cheques receivable at par.

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Provincial Treasurer.

W. V. NEWSON,
Deputy Provincial Treasurer.

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If your Bread is not as nice as you expected. It may be the Yeast. Get WHITE STAR YEAST CAKES—the kind in the ROUND PACKAGE.

THEY NEVER FAIL

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WATCHES DIAMONDS
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THE LOWEST

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Edmonton Beer
and the
Pure Food Law

There has been no clash between the manufacturers of Edmonton beer and the pure food law. While the law affects nearly every producer of food or drink, it does not affect this brewery because Edmonton beer is and always was absolutely pure.

Extreme care is used in striving at the limit of cleanliness in the brewing process. The materials used are the purest and best obtainable and are blended into a beer mild beyond criticism and rich beyond comparison.

The Edmonton Brewing and Malting Co. Ltd.
EDMONTON, ALBERTA

GOOD WHOLESOME BEER

Why not use a beverage that builds up your strength and energy?
And why not use the best?

"CALGARY BEER"

The Calgary Brewing & Malting Company Ltd.

We make Ribbons for School Prizes and Picnics
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IT HELPS YOUR PAPER TO SAY YOU SAW IT THERE

Shall We Give Up or Carry on?

By G. E. Bone, Campaign Director

The U.F.A. was organized by the farmers for the purpose of obtaining a square deal and protection from those who were filling their pockets out of the farmers' toil. The object for which they organized has not yet been accomplished, but judging by the way membership fees have been drifting in this year one would be led to believe that many farmers have already given up. They have either given up, or they are expecting someone to carry their share of the load.

The Task Ahead

The U.F.A. cannot run without money. It is unfortunate that it can't, but it requires money to keep the wheels running. It will require much money and a good many years of hard work for the farmers to obtain a square deal.

Is the struggle worth while?

I came to this country long enough ago to know what some of the hardships of a pioneer life are. When I came I found many farmers ahead of me. Some of them had become experts at snaring rabbits in order that they might be able to carry their families through the winter. These farmers had to endure all the hardships and to forego most all of the comforts of life. They were willing to endure these hardships in order that their children might have something to start with, that these children might not have so hard a struggle in life as their parents had had. Some of these pioneers have passed to the Great Beyond, and after their estates have been settled, their children have found it necessary to go out to work by the day or month. Some of the children went north years ago to get free homesteads. Very few of the pioneers whom I met left their children in any better circumstances than when their own pioneering began.

The Only Hope

What guarantee have we that our children will not have to pass through periods of hardship equal to, or worse, than our own? There is only one hope—the U.F.A. Unless the farmers can perfect this organization and make it strong enough to protect the farming industry, they and their children will simply remain for all time hewers of wood and drawers of water.

This is a time when every farmer should do his part. Pay your membership dues for this year. Most of the farmers will have to make a sacrifice to do this, and there are some who cannot pay at all, but there are few who cannot pay if they really try. Remember that the interests which are carrying on a bitter, relentless fight to prevent the establishment of economic justice are spending, according to their own published statements, many millions of dollars in "educational" work, the purpose of which is to defeat the objects which you are seeking to achieve through your organization. Much of this propaganda you yourself are compelled to read, if you read at all, and it accomplishes its purpose if it weakens your belief in your own power to win for yourself, through organization, freedom and tolerable conditions of living.

The money and time which you spend in organizing are the best investments that you can possibly make. Attend the meetings of your Local, and do what you can. It is not very much that any of us can do, but if we will all give to this task of organization the best that is in us, we shall eventually succeed.

CONVENTIONS OPPOSE CREATION OF PARTY MACHINE

(Continued from Page 5)

the U.F.A. members at the Winnipeg conference, and declaring that it would be a violation of the democratic principles on which the U.F.A. political movement is founded for any legislative member of the U.F.A. to endorse or recognize the authority of any central executive committee formed by elected members to exercise control over the political activities of the electorate. The creation of an executive committee for legislative purposes only was endorsed.

A. Speakman, member for the constituency, expressed the opinion that a Wheat Board would be in operation to handle next year's crop, and said that he believed in the principle of controlled marketing.

He declared that he had been elected on a platform that asked for free food, and that he could not conscientiously support a measure to prohibit the sale and manufacture of an article of food, oleomargarine. The other parties would have been delighted had the farmers' representatives supported such a measure, which amounted to protection for the dairy industry, and would immediately have said that the farmers were asking for protection in their own industry while seeking to do away with it in others.

The Winnipeg Conference.

The proposal to form a third party made at the conference of members at Winnipeg on Nov. 10th, was discussed at some length. Mr. Speakman considered that the Alberta members had scored an important point in getting the conference to agree to refer the matter to the respective constituency organizations before taking any definite action.

The speaker drew attention to the depleted membership of the U.F.A. for 1922, and urged that the members should not through their apathy give excuse for the statement that is being made "that the farmers' movement is only a temporary movement not worthy of consideration." "Such statements are being freely made and tend to weaken the influence of the farmer members in the House," he said.

Danger of Apathy.

"How can your member get ideas from the organization if it is allowed to die? To whom is he responsible if the membership is not kept up? It is unfair to your member to give him no help from behind. There is more danger to our movement from the apathy of the people at home than from any other cause. Nothing that the elected member may do will seriously injure the movement if the people behind are sound, and nothing the member may do will keep the movement going forward if those behind are not supporting him.

"If the position taken by the Alberta members at Winnipeg is sound, the people must back them up by maintaining their membership. It is no good to organize merely at election time."

The delegates passed a unanimous

(Continued on Page 15)

MISSING
PAGE(S)

THE PROVINCIAL SECRETARY'S PAGE

(Continued from page 6)

U.F.W.A.

The U.F.W.A., What It Is.
Suggestive Program for U.F.W.A.
Children's Rights.
The Nursing Child.

Juniors.

Why Organize Juniors?
Debating Literature for Juniors.

In French.

Farmers' Federal Platform.
The U.F.A., What It Is, What It Has Done, and What It Aims to Do.

In Ukrainian.

Tariff Charges Hit Large Families.
Farmers' Federal Platform.
The U.F.A., What It Is, What It Has Done, and What It Aims to Do.

In German.

Farmers' Federal Platform.
The U.F.A., What It Is, What It Has Done, and What It Aims to Do.

CAPPON DISTRICT ASSOCIATION

Cappon District Association held a largely attended Rally Day at the Spring Valley church, on November 15, to inaugurate a membership contest among the Locals comprising the Association. A banner, to be held for a year, will be awarded to the Local showing the best membership percentage. Addresses were given by R. Gardiner, M.P., L. Prendiford, M.L.A., H. C. McDaniel, Mrs. R. Clarke Fraser, R. Oates, P. H. Wedderburn and E. R. Briggs.

Annual Meeting of U.G.G.

The following information on the annual meeting of the United Grain Growers, Ltd., on November 23 and 24, is taken from the official reports as published in the press:

The Governments of Alberta, Saskatchewan and Manitoba were asked to organize a workable Wheat Board to handle the 1927 wheat crop. The shareholders' vote was unanimous.

The financial report of the company showed that a loss had been sustained on the company's operations, and for the first time since the formation, no dividend has been paid. Handling of grain was conducted at a profit. Total earnings of the parent company were $1,427,292.74, and expenses exceeded this amount by $[illegible]. The total assets of the company are $4,190,000, and current liabilities $1,604,000. The current assets of the company and subsidiaries are almost $10,000,000. The general reserve has been reduced during the past year from $1,565,138 to $1,500,000.

Hon. T. A. Crerar, who presided at the meeting, was afterwards re-appointed president by the directors. R. S. Law was appointed secretary in place of R. J. Fream, who was recently appointed to the Alberta Public Utilities Board, and is also Drought Relief Commissioner.

The four directors elected by the meeting were: C. E. Hope, Langley Prairie, B.C.; S. S. Sears, Nanton, Alta.; J. J. McLellan, Purple Springs, Alta.; and Robert Shannon, Cromlea, Sask.

A resolution asking that in future any official should resign his position should he enter politics, was introduced, but this was defeated. A resolution from Gleichen Local, asking that the directors be not permitted to pay any officer of the company more than $12,000 a year or to pay more than $20 per diem was defeated by a large majority. The saving which might be effected in salaries, it was stated, might necessitate the engagement of inefficient men. A resolution from Morrin, Alta., calling for a change in policy that would permit of payment of a co-operative patronage dividend, was defeated, but the consensus of opinion was favorable to the payment of patronage dividends. Mr. Rice-Jones spoke in favor of the plan. Under the charter of the company it was pointed out, dividend must first be paid on the capital stock before a patronage dividend can be paid, and this year there have been no profits from which to pay stock dividend.

Concerning Price

An ebony three-stone diamond engagement Ring has a mount of rich-colored heart-pin red 18-kt. white gold. Its price is most reasonable, $100.00.

A DIAMOND engagement ring that will be a source of pride to both giver and recipient may be obtained at unusually small cost at Birks.

There are many moderately priced designs—some as low as $25.00. In every case the stones are of irreproachable quality and the workmanship of Birks standard throughout.

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Send the pieces. Let us examine your eyes for new glasses. If interested in Goggles, Field Glasses, Microscopes or Artificial Eyes, write us.
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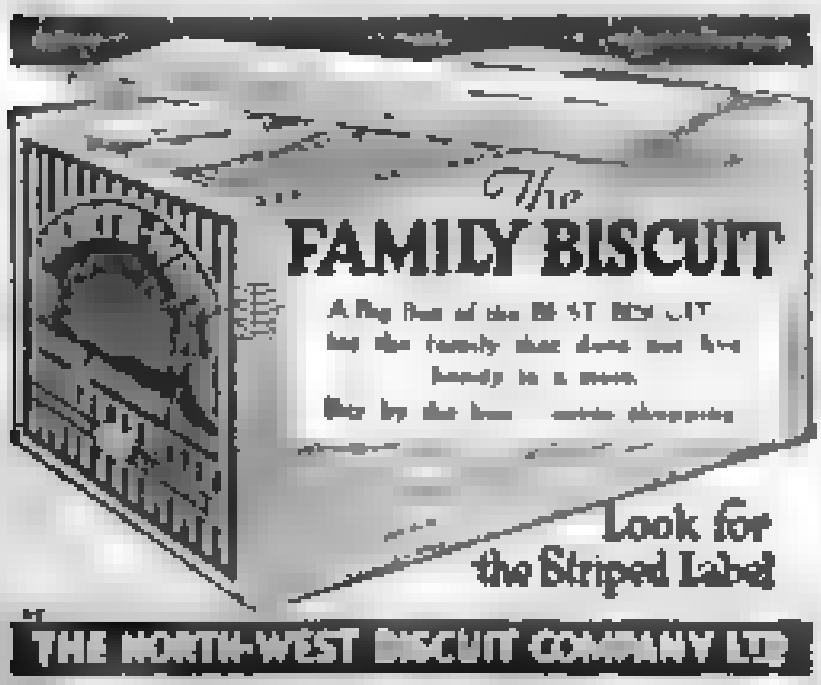


CONVENTIONS, OFFICE CREATION

[illegible]

THE DISCUSSION CONVENTION

[illegible]

THE SECRETARIES' CONFERENCE

(Continued from Page 8)

government had been established, but lately we were beginning to realize that democracy was impossible until people developed the capacity for self-government.

The rise and fall of the tide in the organization was due to causes as natural and forceful as the causes which controlled the tides of the sea. But the tide would surely rise again, unless, as had happened in the case of other farmers' organizations, some natural law was violated. These other movements had gone out of their organizations to go into politics, and so had lost their source of strength. The U.F.A. had gone into politics as an organization, and when the time came for the tide to rise again, it would rise in the organization.

The decrease in membership was not a calamity. Under conditions such as probably no farmers' organization in the pass had ever faced, the U.F.A. had 16,000 members. There were thousands of farmers in Alberta who were just as good U.F.A. men as anyone in the conference, who had not paid their dues simply because they had not had the money to pay.

"If we remain true to the principles of democratic organization," said Mr. Wood, "we will pass this test, which no farmers' organization has hitherto passed, and the gates of hell can not prevail against us. But if we don't, there is no power that can save us."

Means of Building Locals

"How are we going to build up our Locals this winter?" was the next question discussed by the secretaries. Among the means suggested were more social gatherings, entertainments to children and juniors, travelling libraries and meeting with neighboring Locals. Careful planning and preparation for programs of discussion was advocated. Co-operative livestock shipping and co-operative buying of various staple goods had proved beneficial both to individual members and to the Locals. It was also suggested that Locals should advertise, through reports in local papers and other means, what they were doing. One means of advertising suggested was a visiting committee, whose duty it would be to keep in touch with all non-members, tell them what the Local was doing, and endeavor to get them into the organization. It was pointed out that the presiding officer should check up the work of committees, and insist on reports from them periodically. Careful adherence to Parliamentary rules of procedure was declared to be necessary if meetings were to be brisk and interesting.

The opinion was expressed that district associations comprising several Locals were distinctly valuable. Debating contests, either local in their scope or inter-constituency, were strongly recommended.

Mrs. Sears spoke briefly of methods of making women's Locals successful, including the holding of winter meetings in the members' homes, and giving all members some definite work to do on the programs, no matter how small the beginning.

As to the merits of joint versus separate Locals for women, no rule could be laid down as conditions varied. People had to learn to co-operate in organizations, and had to get over the tendency to take offence at meeting opposition as to methods and policies. A few years' work in a Local usually cured this tendency.

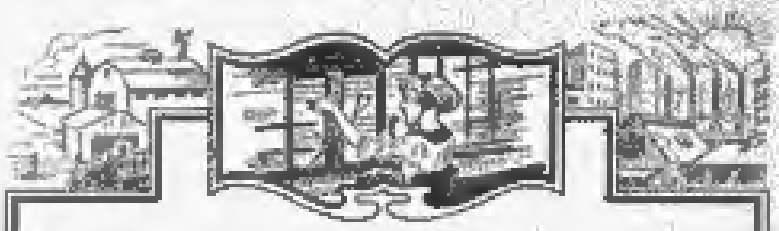
Mr. Higginbotham urged that members should use "The U.F.A." for their advertising and get other farmers to do so as well, also that they should mention the paper when answering advertisements.

At the evening session H. R. Spencer, M.P., and G. G. Coote, M.P., spoke on the work of the farmer members of Parliament. K. B. Smith, M.L.A. and J. C. Buckley, M.L.A. also spoke.

NEW DEBATING MATERIAL AT CENTRAL OFFICE

Debating material on the following resolution is on hand at Central Office: "Resolved, that it would be in the best interests of Canada that the Dominion Government should establish a National Bank similar to that of the Commonwealth Bank of Australia." The material has been issued by the Canadian Council of Agriculture, and an attempt has been made to present both sides of this important question. Copies will be available at Central Office, it is expected, within the next few days.

A suggestive program for the use of Locals will be printed at an early date.



At the Last Minute

All set for the party and you discover you have forgotten an all-important item. It must come from town too!

The Long Distance Telephone will fix your trouble quickly and easily.

A Long Distance Call is an important message. Your merchant will listen promptly and set on your order with despatch.

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The Long Distance Telephone is the cheapest, quickest and best method of communication. All others are substitutes for the voice that is YOU —

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Edmonton Agents—
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Made from Highest Grade Alberta Malted Barley and Imported Hops.

Poultry Special

LIVE POULTRY

No. 1 Chickens, per lb.	13c
No. 2 Chickens, per lb.	10c
No. 1 Fowl, 4 lbs. and over, per lb.	11c
No. 1 Fowl, under 4 lbs., per lb.	8c
No. 1 Old Cox, per lb.	8c
No. 1 Ducks, per lb.	13c
No. 1 Geese, heavy, per lb.	14c
No. 1 Turkeys, per lb.	22c
No. 2 Turkeys, per lb.	15c
No. 1 Old Tom Turkeys, per lb.	15c

DRESSED POULTRY

No. 1 Chicken, per lb.	16c
No. 2 Chicken, per lb.	13c
No. 1 Fowl, over 4 lbs., per lb.	15c
No. 2 Fowl, under 4 lbs., per lb.	11c
No. 1 Old Cox, per lb.	9c
No. 1 Geese, per lb.	20c
No. 1 Ducks, per lb.	20c
No. 1 Turkeys, per lb.	25c
No. 2 Turkeys, per lb.	22c

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ALL PRICES F.O.B. CALGARY
Ship Dressed Hogs and Veal to Us.

Alberta Produce Co. Ltd.
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THE CANADIAN PACIFIC RAILWAY COMPANY offers to settlers, Farm Lands in Western Canada for mixed farming, raising cattle, and poultry, and for dairying. TWENTY YEARS to pay with small cash payment. Good soil—good climate—good schools. Every assistance given intending settlers in selecting a farm. Write for our free literature.

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Phone 6779

EXCHANGE YOUR BREEDING COCKERELS

Farmers of Western Canada spend thousands of dollars every year buying new cockerels when most of this money could be saved by exchanging the breeding cockerels they have used for one season with some other farmer who has similar good breeding cockerels of the same breed. Good two-year-old males are better for breeding purposes than cockerels.

How is the exchange to be made?

Send a classified advertisement for insertion under "Poultry" in "The U.F.A." classified advertising section, stating the birds you have to exchange and what you want in return. This will cost you only 3c. per word. It should not be necessary to spend more than $1.00 on advertising and 25c. to $2.00 on express charges, whereas new cockerels would probably cost you $5.00 each.

Save Money and Get Better Results by Exchanging Your Cockerels

Cattle Pool Plan Will Be Adopted

The formation of a cattle pool to be operated in connection with the livestock markets of Calgary, Edmonton and Winnipeg, in accordance with a plan submitted by the United Grain Growers, Ltd., was decided on at a representative meeting of more than 200 cattle pools from Alberta, Saskatchewan and Manitoba points, in Calgary on November 22nd. Hon. George Hoadley, Provincial Minister of Agriculture, intimated that his Department was in favor of such a plan as the one proposed, though no responsibility in the matter could be assumed by any body not in direct control.

Under the scheme, which was endorsed by the meeting after a detailed explanation by C. Rice-Jones, general manager and first vice-president of the U.G.G., and W. J. Elliott, head of the Calgary livestock department of the company, cattle will be consigned to the company's order at the stockyards, where the shipment will be weighed as and valued; valuation being on the basis of current value as offered for sale without sorting. The shipper will then be credited with the weight value of his cattle.

The initial payment made to the shipper will be, as nearly as possible, equal to 70 per cent. of the estimated value; from the advance will be deducted the cost of freight and the usual $17 per car commission. Cattle will then be sorted and pooled by company officials, and sold in lots attractive to buyers, and at the market in which they are likely to bring the best price.

Net receipts from the sale of all cattle in the pool will be totalled at the end of each period, and after the amount of the advances has been deducted, the balance will be paid to shippers in due proportion.

MAINTAIN LOCAL ACTIVITY.

While many members are unable to pay their dues, Ghost Pine Local intend to continue to be an important factor in the community life. Members in arrears are allowed full privileges in the Local, and non-members are invited to attend meetings. Social gatherings are held regularly, and debates are arranged with other Locals. An Extension library has been secured, and a regular study of "Credit Power and Democracy," by Major Douglas, has been commenced.

DEMOCRATIC CONTROL OF CREDIT.

Declaring that the present banking system of the Dominion has utterly failed to meet the requirements of the Canadian people, that adjustment of the financial machinery to changed conditions is the first and most important step towards a solution of our economic problem, and that money, in order to be a true medium of exchange, should be as elastic and plentiful as goods and services to be exchanged, the Lake Thelma Local have passed a resolution asking the Alberta members of Parliament to make a strong effort to have the Bank Act so amended as to permit of the creation of a democratically owned and controlled banking system, consisting of municipal or community units, with Provincial and Dominion centres, and carried on as a public utility. The resolution also asks that if this is found not to be possible, that the Federal members endeavor to have the revision of the Bank Act postponed for a year, and that in the meantime a vigorous campaign be carried on to expose the evils of the present system. The resolution has been endorsed by the Coronation Constituency convention.

NO TIME TO SPEND MONEY ON IMMIGRATION.

A resolution passed by the Zella Local recommends that no money be spent and no effort made in inducing settlers to take up land, until such time as conditions become more favorable. Such action would be, in the opinion of Zella Local, an injustice to the old settlers, unfair to the new, and a detriment to the country as a whole.

U.F.A. LEGAL DEPARTMENT

GRAIN LEFT UNPROTECTED.

Question: During the open season of herd law, my neighbor left wheat in wagons on unfenced land, where my horses had access to it. Can I collect damages for injury to the horses?

Answer: Every person must be taken to know that horses are liable to consume grain to excess if the opportunity to do so is afforded them. Therefore if it be left in such an unguarded condition as to permit of horses being attracted by it, and eating it to their injury, the owner of the grain will be liable for the resulting damage, even though the horses are trespassers.

POULTRY.

BUFF ORPINGTON COCKERELS FROM pen of bred-to-lay birds. April hatched. Choice birds $6.50. Mrs. F. G. Lorne, Nanton, Alta. 18-20

PLYMOUTH ROCKS, APRIL HATCHED Cockerels; grandsire imported from Parks; $6 to $8 each. Goodwin, Gleichen, Alta. 18, 19

BARRED ROCK COCKERELS, 4 YEARS' breeding from Guild's high egg producing strain, $2.00 each, 3 for $5.00. Large Bronze Turkeys, imported prize winning strain, Toms $7.00, Hens $6.00. Mrs. E. Mason, Crossfield, Alta. 18, 19

30 BUFF ORPINGTON YEARLING HENS, Guaranteed for Gov. Record of Performance; some qualified prize winners and excellent layers. $60 for quick sale; owner leaving for England. A. M. Mills, Soda Beach, Alta. 18,19

FOR SALE, PURE BRED MAMMOTH Bronze Turkeys. Toms, $10; hens, $6. From Chicago prize winning stock. Mrs. A. A. Hall, Crossfield, Alta. 17

FOR SALE—PURE BRED BOURBON RED Turkeys, bred from winners at Calgary and Edmonton; males $7, females $5. Also a few choice Barred Rock Cockerels. Hughes Bros., R.R. 1, Didsbury. 18,20

MAMMOTH BRONZE TURKEYS, UNIVERsity strain. Order now and receive best from flock of hundred. Toms $7, hens $5. Lyle Poultry Farm, Gleichen, Alta. 19-21

LIVESTOCK.

LEICESTER RAMS, EXTRA QUALITY, AT a bargain. G. E. Rouse, Camrose. 16

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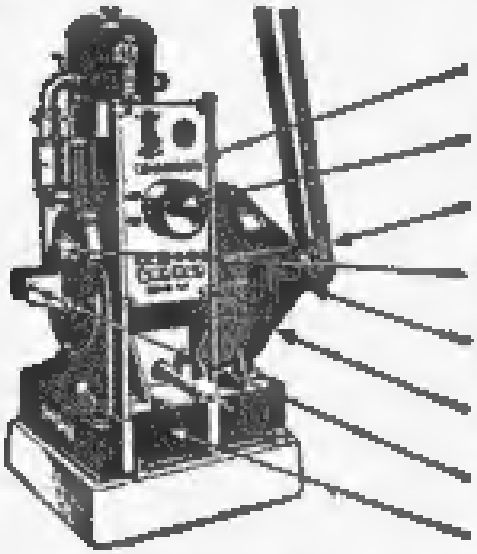

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